


## **Workers' Compensation Division Complaint Form**

### **Important information about filing a claim**

We have mailed this complaint form in response to your request for assistance. Your completed and signed form provides us with the basic information we need to investigate your complaint and authorizes the Bureau of Insurance to proceed with its investigation.

PLEASE PROVIDE INFORMATION needed to help us research your complaint. The following is a list of information that may be helpful: a copy of the information sheet (declarations page of your policy), a copy of the final premium audit, insurance company loss runs, written correspondence.

We may contact you if we have questions or need further information. Additionally, we will advise you of our conclusions once the investigation has been completed. **This usually takes a minimum of thirty days.**

 **Please note: The Bureau of Insurance does not have the authority to order the payment of monetary judgments. In some instances we can order restitution for violations of the Insurance Code. There are some disputes that are more appropriately handled by the courts. However, we are often able to help and we will make every effort to see that the insurance companies are complying with Maine Insurance laws.**

### **Please print or write clearly.**

Business Name:		Daytime Telephone	
Business Mailing Address: (Street)		(City)	(State) (Zip Code)
Who is your complaint against? (Name of Company, Producer or Agent)			
What is their address (if known): (Street)		(City)	(State) (Zip Code)
Who have you spoken with about the complaint? (Name)		(Phone Number)	
(Policy Number)	(Claim Number)	(Policy Effective Date)	(Expiration Date)

This image shows a full page of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page, providing a template for handwriting practice or general writing. There are no margins, text, or other markings on the page.

Today's Date \_\_\_\_\_

Bureau of Insurance  
Workers' Compensation Unit  
34 State House Station  
Augusta, Maine 04333-0034

Web Site: <http://maineinsurancereg.org>

## **How to File A Workers' Compensation Insurance Complaint**

### ***Is the complaint form complete and does it contain a good explanation of your complaint?***

- Did you give us the names of the agent and/or company involved?
- Did you include the policy number?
- Have you given us your complete name, address, and daytime phone number?

### ***Did you enclose copies of important documents that may help us with our investigation?***

- Did you send copies (no originals) of letters you have written to the insurance company or agent concerning your complaint and letters they have written you?
- Did you send copies (no originals) of your insurance premium or final audit?

### ***The Bureau of Insurance Can't:***

- Act as your lawyer or give legal advice
- Recommend insurance companies or agents
- Resolve a dispute when the **only** evidence is your word against the word of the agent or company
- Force a company to satisfy you if no laws have been broken

### ***How Long Will the Investigation Take?***

- It depends on the nature of the complaint. Some complaints are handled in 30 days or less. However, it can take much longer if your complaint involves a complex problem.

### ***What is Involved in the Investigation?***

- A copy of your complaint will be sent to the company or agent involved. We will ask them for an explanation of their position.
- Once the response is received, we will review the answer to make sure it has correctly answered your complaint and to see if any of Maine's laws have been violated. It is possible that more letters or phone calls will take place between us and the company or agent.
- After the response has been reviewed to our satisfaction, we will send you a letter explaining the results of the investigation.

### ***What Are the Possible Results?***

- If we see no evidence of violations, we will send you a letter explaining why we are closing the investigation.
- If we are not satisfied with the response, we will continue to work on the case to clarify the issues involved.
- If the company has violated Maine's insurance laws, and we are unable to force them to comply, it may be necessary to refer your complaint to our Legal Division for legal action.